

## MOST EXTRAVAGANT WOMEN

NEW YORK THE PLACE WHERE THEY MAKE THE MONEY FLUX.

\$50,000 a Year Not to Spend for Entertaining. \$10,000 Little for Clothes. Receipts That Cost \$20,000. Sales Worth \$40,000. New York Standards Not Matched by Social Customs Here in the Last Twenty Years.

The increasing splendor of New York's wealthy people in their clothes, their houses, their pleasures, their entertainments and the cost of maintaining this splendor are popular topics just now with persons both in and out of fashionable society, both in this and in other countries. For the family of New York's social expenses crossed the ocean long ago.

A discussion of these topics always develops a big difference of opinion. Old World fashionables, for instance, lean to the opinion that, take them all in all, wealthy Americans are the most recklessly extravagant people on earth, and Americans who have lived for months at a time in fashionable society at home are not so sure.

The expenditures of New York's wealthy women indicate an amazing extravagance not equalled in any other country.

Descendants of the Knickerbockers who helped to shape New York's early history sometimes shake their heads warningly and hint that the same fate which overtook other high living, recklessly extravagant countries in the long ago will eventually overtake New York. To their minds the emulation among New York fashionables who wear costly clothes and exhibit them for costlier mediums proves that sooner or later they will tip over the edge of surplus capital in finery and furnishing in houses, furs, bric-a-brac and racing machines.

For the most part it is the older, more conservative element in fashionable society, the comparatively small section blessed with more family tree than dollars, that entertains this view. Younger and richer and perhaps less pedigreed generations are not worried on that score. The fate of effete monarchies of centuries ago is left out of their calculations.

"Bah," they say, "what parallel do those old countries offer for America? America is unique. Never before was there a democracy which multiplied over and over again its millionaire class in less than a quarter of a century. Never before was there a city like New York which includes multi-millionaires by the dozen in its population. Wealthy New Yorkers are lavish, but not extravagant spenders, and their lavishness is justified."

Naturally the average New York woman, wealthy or well to do, prefers the latter view. Talk with any woman of the fashionable class and she scents the idea that she herself is extravagant, even while admitting that some of her friends waste. Most of these women, at least in the past and present splendor in New York's clothes and style of living, said one, whose clothes are the despair of her enemies.

CHANGED SOCIAL STANDARDS. "Compared with her great-grandmother the up to date woman does seem to be a spendthrift. But think of how differently she lives."

"I remember being taken when a small child to call at the house of Commodore Vanderbilt in Washington place, considered a handsome dwelling in those days, and there were horsehair chairs and sofas in the drawing room, which was heated with a big stove. I presume that three or four servants were ample to look after the entire establishment."

Before the late William H. Vanderbilt moved into his new house at Fifty-first street and Fifth avenue his ménage was the most modest description, and even after taking possession of his new home I can't remember that the family gave even one entertainment which would be called smart in these days.

The late Cornelius Vanderbilt and his wife, both before and after moving into the palace they built at Fifty-seventh street and Fifth avenue, lived modestly. It was not till the eldest daughter, now Mrs. Harry Payne Whitney, was almost grown up that they did more than give family dinners and days at home, and Mrs. Vanderbilt, despite her wealth, cared not at all for fine clothes.

"Miss of one of the handsomest houses in New York, she continued to dress plainly rather than richly, and the sum of the family spent on entertaining wouldn't make much of a hole in even a very small fortune. This circumstance is often quoted to her credit when comparing the mode of life of the older and the younger generations of Vanderbilts, although some of us think the younger, considering the size of their fortunes, are far more consistent in their spending—for no one can accuse Mrs. Vanderbilt's sons, Cornelius, Alfred and Remond, of extravagance, or their wives of being parsimonious, or of showing any distaste for fine clothes."

By many Mrs. Cornelius Vanderbilt is considered the best dressed woman in New York. She spends fabulous sums on her clothes and gets the worth of her money, too, every time. As a result, when Prince Henry visited New York he openly expressed his admiration for her costumes, and German royalty, with which Mrs. Cornelius has since been honored, shares Prince Henry's opinion—and justly.

"I doubt if the wardrobe of any member of the German imperial family could touch in style or cost that of Mrs. Cornelius Vanderbilt. In all probability her mother-in-law, Mrs. Vanderbilt, when a young matron spent a twentieth part or less of the sum Mrs. Cornelius spends on her clothes. Nevertheless, in my opinion, the latter would spend a cent too much. She can afford to spend the money, so why should she not?"

ROYALTY NOT TO BE COMPARED WITH NEW YORK WOMEN.

"Speaking of royalty, I have a friend who is married to a titled Englishman and who is constantly invited to court functions. When I was last on the other side I stopped to see her one afternoon and found her deliberating which of two costumes she should wear that night to a state affair. The costumes were spread out on her bed, a velvet, perhaps a dozen yards old, trimmed with superb lace, and a satin brocade anything but new, and she appeared to me for help."

"I don't think either is fit to be seen," I told her. "Why didn't you get a new gown for such an important affair?" The new gown I am going to wear is a state affair."

"She only laughed, called me extravagant and chose the velvet, in which she looked impressive enough, but not in the top notch of fashion."

"Well, that is the difference between English and American women of fashion. The one will wear a gown ten years or more, wear it as long as it doesn't look actually shabby; the other hates to appear in the

same costume more than two or three times. I must confess that unless a gown is perfectly fresh it has no charms for me, and that no matter how handsome it may be I tire of the sight of it in one season."

"By the way, in talking about the New York woman's extravagance, a good many persons separate entirely her clothes and her house, whereas the principal reason why some New York women now get ten gowns when they used to buy one is that their husbands have built mansions and furnished them like palaces almost. There are now hundreds of superb houses in this city which were not thought of twenty years ago. According to New York ideas of consistency a woman who lives in a palace must dress like a queen, be attired elegantly every day and at all hours of the day."

THE CLOTHES AND THE HOUSE. "Which costs the more, a fashionable woman's clothes or her entertainments?" the speaker was asked.

"Sometimes one, sometimes the other. Mrs. Bink, who entertains handsomely almost the year round, told me that she managed with \$2,000 a month. That does not include the servants' pay roll, and she keeps twenty servants in her New York house."

"Few of the newer houses can be run with less than twenty servants—many of them employ twenty-five or twenty-seven. I cannot manage with fewer than five servants for the dining room alone, and no one can who entertains constantly and has a quantity of silver in use all the time. This one item alone shows the difference between the scale of living now and twenty-five years ago, when five or six servants were considered a satisfactory equipment for even a fashionable New York household."

"If a hostess wants to give two or three musicals of a season or a musical programme after several of her dinners or a cotillon or two in the season with handsome favors, \$2,000 a month will not go very far. Cotillon favors for 200 persons may be had for \$1,000, but they are more likely to cost \$2,000 and may easily mount up to as much again. Frequently as much as \$20,000 is spent on a single entertainment."

"Have an operatic star or two as an after-piece to a dinner and you jump away past the \$1,000 mark at once, exclusive of floral decorations, on which \$500 may be spent without leaving anything remarkable to show for it. McConnell, who sold flowers to society for twenty-three years ago, told me the other day that when he first started in business \$50 worth of flowers at a dinner was considered wildly extravagant and that an order of that size was far less frequent than a \$500 order is now."

"For one thing orchids and American Beauty roses at \$2 each were not in fashion then, and instead of paying \$3 a dozen for carnations four inches across we bought pink buds one inch in diameter at 50 cents or 75 cents a dozen. No one thought of suspending a floral canopy above a dinner table or of hanging floral portières before the dining room doors."

SIMPLE ENTERTAINMENTS NOT IN FASHION. "Unfortunately simple entertainments are not in fashion now, even young folk's parties costing a tremendous sum. Take for example the ball given by Mrs. Watts Sherman at Sherry's the other day to introduce her two daughters to society."

"It is doubtful if anything so fine was ever before given for a debutante. Many of the guests remarked that with one or two exceptions there had never been a costlier or handsomer entertainment given in New York. Hundreds of guests were present, including all the shining lights from the ranks of the debutantes up to the ranks of the dowagers."

"Sherry's whole place was engaged for the night. There were costly favors for every figure of the cotillon, which was preceded and followed by an elaborate supper. The floral decorations were exquisite. I heard some one say that the affair did not cost a cent less than \$15,000. I am of the opinion it cost much more."

"My friend who spends about \$2,000 a month for entertaining does not give balls nor hire high priced societies to amuse her guests, nor does she give cotillions or give parties at her country house in the season, but she has friends off on trips in a private car. If she did probably \$10,000 would have to be added to her entertaining account."

"Last March I took a party of six friends with me on a trip to California and around home by way of Mexico in a private car. We were gone not quite a week, and the journey cost \$2,000. This is almost a common way of entertaining now."

"I could name dozens of my friends who never spend less than \$50,000 a year for entertaining, and that does not include the amount spent in keeping up their automobiles and other accessories, like an opera box and two or three out of town cottages, which are maintained quite as much for their friends as for their own diversion."

WHEN \$50,000 A YEAR IS LITTLE.

When these figures were quoted to a man whose expenditures are large, he reflected a moment and then said slowly:

"Small, very small; that is, if one is estimating the amount spent on his acquaintances and friends by the very rich men of this city—the men who have built the couple of miles or so of palatial dwellings in the section above Central Park East and West, and most of whom count their fortunes away up in the millions. In fact, I don't see how any one can separate the sum he or she spends in entertaining from the sum total of his expenses outside of clothes and jewelry, for the reason that, willy nilly, the wealthy are bound to entertain, and their houses, furnishings, and equipages are means to that end. From that standpoint \$50,000 is a mere bagatelle."

"Extravagant? Why, certainly, society is getting to be more extravagant every minute. Entertainments which my wife thought very elegant ten years ago she says her nose up at now. Her dinners alone now cost ten times as much as they did then."

"Of course I and a good many others are able to stand the racket all right, but I often wonder how some of my associates manage to foot the bills their families run up for this sort of thing. I have done a good bit of globe trotting of late years, and I can be no question but New York's wealthy people live more luxuriously and spend more lavishly than the grandees of any other land."

"When Americans go in for anything they don't know how to pull up nor where to stop. Take the automobile, for example. It is the Americans who now spend the biggest pile of money and demand the finest models in the market."

"Some New Yorkers are spending every year on motor cars alone what would have been called a small fortune in the old days. But a manufacturer can tell more about that phase of New York extravagance than can I."

THE AUTO AS A MONEY BURNER.

"When the automobile first put in its appearance most New York men, even the richest, had only one," said the manager of a big automobile concern. "The same man now keeps five or six. What is more, several of New York's rich men have their own garages and employ skilled machinists

by the year to do nothing but keep the machines in order."

"It's all nonsense to say America hasn't a leisure class. That statement may have held good twenty-five years ago; it is not true now. This company has been dealing with New York's wealthy class for that many years, and I have noticed in that time the rapid multiplication of men of almost entire leisure, by which I mean men who drop in between 11 and 12 of a morning, go away and reappear again about 3 o'clock or a little later."

They have been downtown meanwhile to look in at the Stock Exchange or attend a board meeting or something like that, which can scarcely be called hard work. These men, or most of them, have at least three automobiles—a four cylinder car, a closed car for evening use and in bad weather and a runabout. Frequently a fourth car, smaller than the first mentioned, a brougham and a hansom are added to their automobile outfit."

"The amount of money these men spend yearly for automobiles is problematical. No one knows but themselves. What most of them demand is, consequently, they will pay almost any price for a new car provided it goes faster than the older makes. Although \$4,000 or \$5,000 will buy a first class motor car, New York men will pay as high as \$20,000 for an imported machine guaranteed to go like greased lightning. "The cost of keeping four or five motor cars is more than a novice would imagine. Storage is \$25 or \$30 a month for each car, exclusive of feeding the car—furnishing the motive power. Two chauffeurs, at least, at \$100 a month each, are needed, and the bills for repairs may reach several thousands a year."

AUTOMOBILE ACCESSORIES COST MORE.

"Let the pole of a truck or a carriage run into the back of a closed car and repairs may cost \$1,000. A collision in front is pretty sure to mean at least \$150. And to this expense of entering cars in a race, which is the fate of the day."

"No one can say how much money the Vanderbilt boys have sunk in buying automobiles and racing them. Taken men like Fred Bourne, who has built a private garage of brick and stone on expensive city lots near the Park, and John Jacob Astor, and \$25,000 is a conservative figure to give when estimating the amount of money spent every year for automobiles. Mr. Astor has a workshop down in Centre street, where he keeps all the time with motors of all sorts; and there is Cornelius Vanderbilt, too, who spends hours at a time working away at motors in his own workshop."

"The fittings, furnishings, trimmings of automobiles get more elaborate and handsomer every day, but they don't begin to keep pace with the splendor of the fur coats and gowns and jewels of the women who come here to look at automobiles and own some of those stored in the garages. They make me open my eyes in amazement, and I am not easily amazed."

"I have never before seen anything like the fur garments worn commonly by nearly every woman who comes in and the cost of which, I imagine, would make the price of an ordinary automobile seem like 30 cents. There has been a wonderful change in the style and richness of women's clothing ever since the bicycle craze of ten or twelve years ago, when fashionable women by droves used to come to us for a machine. It's all in keeping, I suppose, with the growing proportions of our leisure class."

INCREASED COST OF DRESS.

When one of the so called smart set was asked for an opinion as to the relative cost of a fashionable woman's wardrobe now and a score of years back, she answered reminiscently:

"Strange that question should be put to me. It was exactly twenty years ago that one day when in a small company of friends I asked an old friend, a woman, how much money she thought a woman in fashionable society need spend in order to be suitably gowned, and I remember her answer was that, taking one year with another, she could manage well on \$1,000 per annum."

"On another occasion about ten years ago the same question came up at a luncheon, and one of the guests remarked that \$3,000 a year was all that a fashionable woman need spend for wearing apparel. Now here is the question again, when it is harder than ever to answer."

"In fact it is impossible to answer that question offhand, for the reason that in these days it is not so much a question of what a woman needs to spend as of what she thinks she needs to spend. In other words, the attitude of modern women now is not how much they can save on clothes or the least sum with which they can manage to present a suitable appearance, but how much money they can get hold of to spend on their wardrobe."

"It is true that ten years ago some women did make quite an elegant appearance on \$3,000 a year. To-day a society woman's lingerie, negligees and slippers alone cost that much offhand."

"This may not be right. I am not defending it. I frankly admit that New York society women are getting to be outrageously extravagant. At the same time they need ten times as many clothes as their grandmothers needed, for the reason that they entertain continuously and are on dress parade all the time."

"Besides this, the standard of elegance in dress has gone up tremendously. Who considers a black silk dress elegant now? No one, not even a housekeeper. One elegant costume and a few quite plain ones were considered sufficient for a fashionable woman of olden times, whereas now fashionable gowns must all be elegant and they must include costumes suitable for morning, afternoon, evening, for formal and informal occasions."

"Instead of a woman having one gown suitable for dinners and the opera, she must have at least ten such gowns to get through the season without looking shabby. At least, I find I must have that many. Of course it all depends on the standpoint. I don't care to wear the same gown more than half a dozen times in a season, and I have friends who will not wear the same costume oftener than three or four times."

THE FASHIONABLE WOMAN'S WARDROBE.

"The cost of a handsome dinner or opera gown? Anywhere from \$300 to \$700. Real lace will bring the price in some cases up to \$1,000. Average eight evening gowns at \$400 and \$3,200 is gone at once. Add to that eight more evening gowns for the Newport season or the season at any watering place and there goes another \$3,200, and nothing done about reception and street costumes, tea gowns, cloaks, wraps, furs and hats, either."

"There are plenty of tea gowns seen in New York drawing rooms which cost \$500 each, and more. The materials are the most exquisite of foreign fabrics, hand wrought and trimmed with superb lace, and one tea gown doesn't make a season's outfit by any means."

"Very few of the carriage and reception gowns worn by fashionable women cost less than \$300. No, the price is not exorbitant. The fabrics used in such creations justify the price."

"Many of the smart street costumes con-

sisting of a cloth skirt and short coat cost almost as much if made by the best costumers, and a well dressed woman must have at least two of the latter and four reception gowns in her outfit. This means an outfit of at least \$1,200, to which sum add another thousand for tea gowns and lingerie."

"Five hundred dollars is not an exorbitant price for an opera cloak, and the two long carriage cloaks which are necessary in addition to the opera cloak will cost from \$100 to \$200 each, the price depending largely on whether they are trimmed or not with expensive fur."

Then the women who go to a Southern resort where the odds must get a fresh summer wardrobe, including at the least six or eight hats and as many parasols, and practically duplicate this wardrobe afresh for the summer campaign, because there is no one place on earth where a woman's clothes get old so quickly as at a resort like Palm Beach, for example. A three or four weeks stay at a place like that will leave one's gowns looking like old duds."

AT LEAST \$10,000 A YEAR FOR CLOTHES.

"What is the minimum sum a fashionable New York woman can dress on?"

"A woman who attends the opera, goes to dinners, entertains and is entertained constantly cannot, in my opinion, manage on less than \$10,000, and then she will have to scrimp. I have one friend who manages with \$8,000, she says, but she told me, in confidence, it was never possible for her to order more than eight new gowns in the spring and the same number in the fall, and that she could think of getting a new fur coat or jacket oftener than once in two or three years, which must be a trial, considering how very fashionable short jackets of all sorts of furs are this winter."

"How much do you spend for clothes in a year?"

"Generally in the neighborhood of \$20,000, which does not cover, of course, jewels or some sort of furs. For example, my husband gave me a \$200 set of costume jewelry for a Christmas present. A big price, yes, but my further will explain that sales cost twice as much as they did ten years ago, and are scarce at that."

WOMEN WITH \$50,000 WORTH OF FURS.

In contrasting the expenditures of the fashionable woman of to-day with her predecessor of twenty years ago a New York furrier said that among his customers are women who own \$50,000 worth of furs and that twenty-five years ago the woman who owned a seal coat trimmed with sea otter valued at \$20,000 thought she had something quite worth while."

"We find ready sale for Russian sable coats worth \$20,000," said he. "There are a few in the city which cost \$40,000. We sell a very great number of sable sets at \$5,000 to \$10,000 each."

"To be sure, twenty years ago furs cost only about half as much as they cost now, therefore customers got twice as much for the money. But the fashion has changed, the exception then for even a fashionable woman to have more than one fur garment or set of furs, and of these she took such care that when it was damp or rainy she was chary of putting them on."

"To-day, many fashionable women have ten or twelve sets, and four or five sets is about the minimum number. We have sold sets of ermine, chinchilla, black fox, baby lamb and mink and sable, all to one person this winter. Some of our customers have bought Eton fur jackets with muff and stole to match as if they were made out of ermine."

"But," it was suggested, "these furs will last a long time, surely? The wearers will not be likely to want anything more in the fur line next winter?"

"It used to be like that, but not now," was the answer. "Old fashioned people took great care of their furs. As soon as the spring came they were swathed in layer after layer of paper, lastly a sheet, and then packed carefully in a box, and they didn't mind at all wearing a fur garment rubbed at the edge or faded a trifle."

"Not so the woman of fashion now. She takes no care whatever of her furs and for the reason that she travels about so much, she is subject to cold climates in summer and vice versa, that she keeps her furs in commission all the time. Women with handsome neck pieces of sable show them off at seaside resorts all summer long and by October 1, sometimes sooner, they get out muffs and fur jackets."

"Such treatment as this tells on even the best of furs, which in less than a year begin to look faded. This seals their fate with the fashionable New York woman, who refuses to wear a fur garment no matter how much it cost, which is a bit of color even, let alone rubbed at the edges. Neither will she wear it if the cut happens to be behind the top notch of style; and, of course, in fur garments as in silk or cloth costumes there are new styles every year."

"Few of the wealthiest of our patrons care to have the average run of furs made for them, preferring to select the newest designs and combinations of furs in the market every season. This is one reason why New York women of means spend twenty times as much on their furs as did the wealthiest women twenty years ago."

SALES TO SECOND HAND DEALERS.

"What becomes of all the costly gowns, hats, furs and cloaks which society turns down after a few wearings?" an opera box owner was asked.

"Sometimes they are given away by trunks, often they are sold to second hand dealers for a fraction of what they cost," she replied. "Every spring and fall many of my friends send for a dealer, who comes and inspects a dozen or more costumes, hats and cloaks, and a bargain is struck for the lot then and there."

"Most second hand dealers pretend to pay a third of the original cost of a gown, but they never do unless it is absolutely new, which happens occasionally. I myself have sold a gown after wearing it once because it was unbecoming. The proceeds of a sale like this often are enough to purchase one or two new imported costumes."

INDEXING YOUR SCRAP BOOKS.

It Takes but Little Time and It May Save Much Waterful Labor.

"When I started keeping a scrap book," said a man who writes things for a living, "a wise friend of mine advised me to index it as I went along."

"He told me that when I paged up the stuff in the book it would take only a minute or two more to make the proper entries at the back, and that he would find this index a time saver and a very great convenience."

"I knew that this was wise advice, but I didn't heed it. I had only one scrap book and I thought I could remember what was in it and where to find it, and so I didn't bother about the index. I started my second book in the same slack way, and so, I confess, I have continued ever since."

"I have a pile of scrap books all unindexed, and when I want to find anything in them I have to hunt for it—time taking and brain wearing. I wish that I had followed my friend's advice, and for the benefit of those who have the courage to act on it I now repeat what he said to me: 'Index your scrap books.'"

## THE NEW WOMAN NOT SO NEW.

OTHERS BEFORE HER DAY BOTH DRANK AND SWORE.

If They Didn't Smoke It Was Because It Was the Fashion to Take Snuff Instead—Etiquette of "Talking Wine With a Gentleman" Half a Century Ago.

The reactionaries who find fault with the new woman on general principles now persist in accusing her of learning to drink. The friends of liberty who would defend the new woman at all hazards say that she does not do such things at all, or at any rate not enough to hurt her, and that there is no harm in them anyway.

It is not the purpose of this article to support either party. It is proposed merely to show that the new woman in these matters as in others is not quite so new as she is painted and that if a reactionary goes back far enough he will discover that there is nothing new under the sun."

As generation succeeds to generation each is gravely assured that "Times are not what they used to be," and as each

generation who attends the opera, goes to dinners, entertains and is entertained constantly cannot, in my opinion, manage on less than \$10,000, and then she will have to scrimp. I have one friend who manages with \$8,000, she says, but she told me, in confidence, it was never possible for her to order more than eight new gowns in the spring and the same number in the fall, and that she could think of getting a new fur coat or jacket oftener than once in two or three years, which must be a trial, considering how very fashionable short jackets of all sorts of furs are this winter."

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irresponsible of follies for men with an accompaniment of courtly ceremonial. Women apparently dared to adopt the custom very much as they now smoke, some because they really liked it, others because it made them piquant. Hear what is written to the *Spectator* about the women who encroached upon this masculine prerogative:

MR. SPECTATOR: I have writ to you three or four times, to desire you would take notice of an important custom the women, the fine women, have lately fallen into of taking snuff. This silly trick is attended with such a coquette air in some ladies, and such a sedate masculine one in others, that I cannot tell which most to complain of. Mrs. Sauter is so impatient of being without it that she takes it as often as she does salt at meals; the pretty creature her niece does all she can to be as disagreeable as her aunt."